

STATE BANK & TRUST COMPANY EMPLOYEE STOCK OWNERSHIP PLAN

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3131893	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$948	\$971	2.3%		
Loans	\$716	\$738	3.1%		
Construction & development	\$79	\$77	-3.5%		
Closed-end 1-4 family residential	\$164	\$169	3.2%		
Home equity	\$15	\$14	-1.5%		
Credit card	\$0	\$0			
Other consumer	\$11	\$12	9.2%		
Commercial & Industrial	\$52	\$53	3.2%		
Commercial real estate	\$279	\$286	2.6%		
Unused commitments	\$77	\$92	20.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$89	\$79	-12.0%		
Asset-backed securities	\$0	\$5			
Other securities	\$33	\$35	4.4%		
Cash & balances due	\$15	\$22	46.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$844	\$863	2.3%		
Deposits	\$797	\$789	-1.1%		
Total other borrowings	\$38	\$67	75.4%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$104	\$107	2.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.4%	--		
Tier 1 risk based capital ratio	10.1%	10.0%	--		
Total risk based capital ratio	11.2%	11.1%	--		
Return on equity ¹	7.2%	7.5%	--		
Return on assets ¹	0.8%	0.8%	--		
Net interest margin ¹	4.1%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	184.4%	125.9%	--		
Loss provision to net charge-offs (qtr)	144.9%	53.3%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.8%	2.8%	0.1%	0.5%	--
Closed-end 1-4 family residential	1.6%	2.2%	0.2%	0.3%	--
Home equity	0.7%	0.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.3%	0.2%	--
Commercial & Industrial	0.2%	0.2%	0.0%	0.1%	--
Commercial real estate	0.2%	0.2%	0.1%	0.0%	--
Total loans	0.7%	0.9%	0.1%	0.1%	--